



U.S. Small Business Administration

# ***DISASTER NEWS***

*Loans for Homeowners, Renters and Businesses of All Sizes*

SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

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## **SBA Disaster Assistance Available to Private Non-Profit Organizations in Alabama**

**ATLANTA** – The U.S. Small Business Administration announced today that certain Private Non-Profit Organizations (PNPs) that provide services of a governmental nature may be eligible to apply for low interest rate disaster loans. These loans are available in Alabama following a Presidential disaster declaration for Public Assistance resulting from damages caused by severe storms, tornadoes, straight-line winds and flooding that began April 15, 2011.

PNPs located in Bibb, Blount, Calhoun, Cherokee, Choctaw, Colbert, Cullman, DeKalb, Elmore, Etowah, Fayette, Franklin, Hale, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Marengo, Marion, Marshall, Morgan, Saint Clair, Sumter, Talladega, Tallapoosa, Walker and Winston counties in Alabama are eligible to apply to SBA. Additional counties may be added as local thresholds are met and counties deemed eligible.

“PNP organizations are urged to contact their state emergency management agency to obtain information about local briefings. At the meeting, PNP representatives will need to provide information about their organization,” said Frank Skaggs, director of SBA Field Operations Center East in Atlanta. The information will be used to submit a Request for Public Assistance which FEMA uses to determine if the PNP provides an essential governmental service and meets the definition of a “critical facility.” Based upon that conclusion, FEMA may provide the PNP with a Public Assistance reimbursement grant for their eligible costs or refer the PNP to SBA for disaster loan assistance.

PNPs that provide non-critical services are eligible to apply. Examples of eligible non-critical PNP organizations include, but are not limited to, food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges. PNP organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The SBA may increase a loan up to 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.

The SBA also offers Economic Injury Disaster Loans to help meet working capital needs, such as ongoing operating expenses to PNP organizations of all sizes. Economic Injury Disaster Loan assistance is available regardless of whether the organization suffered any physical property damage. Interest rates are as low as 3 percent with terms up to 30 years. The SBA sets the loan amounts and terms based on each applicant’s financial condition.

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Disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 6 p.m., and Saturday 8 a.m. to 4:30 p.m. ET or by sending an e-mail to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Applications can also be downloaded from [www.sba.gov](http://www.sba.gov). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

PNPs may visit SBA's secure website at <https://disasterloan.sba.gov/ela/> to apply for disaster loans.

The filing deadline to return applications for physical property damage is **July 11, 2011**. The deadline to return economic injury applications is **February 10, 2012**.

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*For more information about the SBA's Disaster Loan Programs, visit our website at [www.sba.gov](http://www.sba.gov).*